

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

JEFFREY CHARLES SHARRAR
JENNIFER MARIE SHARRAR
Debtor(s)

Case No. 17-10475GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/08/2017.
- 2) The plan was confirmed on 12/05/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/19/2018, 02/12/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/19/2018.
- 5) The case was completed on 07/22/2022.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,318.95.
- 10) Amount of unsecured claims discharged without full payment: \$10,833.12.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$76,228.06
Less amount refunded to debtor \$843.34

NET RECEIPTS: \$75,384.72

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,650.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,403.03
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,053.03

Attorney fees paid and disclosed by debtor: \$300.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
4 YOUR CAR CONNECTION	Secured	1,612.17	1,404.77	664.28	664.28	194.45
4 YOUR CAR CONNECTION	Secured	13,754.76	13,229.32	13,229.32	13,229.32	2,211.95
CAPITAL ASSET RECOVERY	Priority	NA	13,587.93	0.00	10,451.40	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	764.00	NA	NA	0.00	0.00
CHEVY CHASE FED SAVINGS BANK/	Unsecured	171.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	192.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	336.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	136.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	3,452.51	NA	NA	0.00	0.00
ECMC(*)	Unsecured	8,313.00	25,831.71	25,831.71	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,968.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	0.00	0.00	0.00	0.00
M & T BANK - ATTY-IN-FACT BAYVIE	Priority	0.00	1,150.00	1,150.00	1,150.00	0.00
M & T BANK - ATTY-IN-FACT BAYVIE	Priority	0.00	441.89	441.89	441.89	0.00
M & T BANK - ATTY-IN-FACT BAYVIE	Priority	0.00	631.00	631.00	631.00	0.00
M & T BANK - ATTY-IN-FACT BAYVIE	Priority	0.00	226.37	226.37	226.37	0.00
M & T BANK - ATTY-IN-FACT BAYVIE	Priority	0.00	612.00	612.00	612.00	0.00
M & T BANK - ATTY-IN-FACT BAYVIE	Priority	0.00	457.36	457.36	457.36	0.00
M & T BANK - ATTY-IN-FACT BAYVIE	Secured	28,049.00	30,023.71	30,023.71	30,023.71	5,393.73
M & T BANK - ATTY-IN-FACT BAYVIE	Secured	0.00	0.00	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	157.00	202.80	202.80	0.00	0.00
NATIONAL RECOVERY AGENCY GRC	Unsecured	139.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GRC	Unsecured	522.00	NA	NA	0.00	0.00
PHEAA**	Unsecured	5,197.00	NA	NA	0.00	0.00
PHEAA**	Unsecured	5,127.00	NA	NA	0.00	0.00
PHEAA**	Unsecured	5,075.00	NA	NA	0.00	0.00
PHEAA**	Unsecured	4,229.00	NA	NA	0.00	0.00
PHEAA**	Unsecured	3,172.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,012.00	961.17	961.17	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	462.00	462.04	462.04	0.00	0.00
RIMERSBURG BOROUGH MUNIC AU	Secured	1,356.06	1,644.23	1,644.23	1,644.23	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RUI CREDIT SERVICES	Unsecured	193.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,123.60	1,123.60	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	210.00	210.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$30,023.71	\$30,023.71	\$5,393.73
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,893.60	\$13,893.60	\$2,406.40
All Other Secured	\$1,644.23	\$1,644.23	\$0.00
TOTAL SECURED:	\$45,561.54	\$45,561.54	\$7,800.13
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,518.62	\$13,970.02	\$0.00
TOTAL PRIORITY:	\$3,518.62	\$13,970.02	\$0.00
GENERAL UNSECURED PAYMENTS:	\$28,791.32	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,053.03</u>	
Disbursements to Creditors	<u>\$67,331.69</u>	
TOTAL DISBURSEMENTS :		<u>\$75,384.72</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/02/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.